

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Mindy A. Brodie
 Debtor

Case No. 12-18631-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 15

Date Rcvd: Jan 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2018.

db +Mindy A. Brodie, 2323 South St., Philadelphia, PA 19146-1121
 13050574 +Brad J. Sadek, 1315 Walnut Street, Suite 302, Philadelphia, PA 19107-4705
 12861103 Nissan-Infiniti LT, PO Box 660366, Dallas TX 75266-0366
 12879499 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jan 13 2018 01:54:19 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 13 2018 01:53:12
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 13 2018 01:54:14 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12907120 EDI: MERRICKBANK.COM Jan 13 2018 01:38:00 Advanta Bank Corporation,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 12971087 EDI: BECKLEE.COM Jan 13 2018 01:38:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13850724 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 13 2018 01:54:16
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146-1837
 13120086 +E-mail/Text: bncmail@w-legal.com Jan 13 2018 01:54:03 Cheswold (Ophrys), LLC,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 12916192 +EDI: CITICORP.COM Jan 13 2018 01:43:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 12864763 EDI: DISCOVER.COM Jan 13 2018 01:43:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 12969113 EDI: PRA.COM Jan 13 2018 01:43:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 12907023 +EDI: WFFC.COM Jan 13 2018 01:43:00 Wells Fargo Bank NA, 1 Home Campus, MAC X2303-01A,
 Des Moines, IA 50328-0001

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12993416* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)
 12855692 ##+Superior Financial Group, 165 Lennon Lane, Ste# 101, Walnut Creek, CA 94598-2409
 TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2018 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor The Bank of New York Mellon, et al
 agornall@kmllawgroup.com, bkgroup@kmllawgroup.com

BRAD J. SADEK on behalf of Debtor Mindy A. Brodie brad@sadeklaw.com, bradsadek@gmail.com

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 15

Date Rcvd: Jan 12, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JACQUELINE M. CHANDLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
KIMBERLY A. BONNER on behalf of Creditor The Bank of New York Mellon, et al
amps@manleydeas.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor Bank of New York Mellon mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2006-19CB) mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor Select Portfolio Servicing, Inc.
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
THOMAS I. PULEO on behalf of Creditor The Bank of New York Mellon, et al
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH. ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM EDWARD CRAIG on behalf of Creditor Nissan Motor Acceptance Corporation, Servicer for
Nissan-Infiniti LT ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
TOTAL: 12

Information to identify the case:

Debtor 1 **Mindy A. Brodie**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **12-18631-mdc**

Social Security number or ITIN **xxx-xx-7798**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mindy A. Brodie

1/11/18

By the court: Magdelaine D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.